



Steiner Business Solutions Business Seminar Series

Seminars will cover current “hot topics”, business operations, common accounting questions, and tax issues facing small business owners.

Date & Time

Thursday, November 12, 2009

11:30am – 1:00pm

Location

Wachovia Bank – Thompson & Broad
3501 W Broad St. Richmond, VA 23230

Agenda

11:30 – 11:35

Welcome & Introduction of SBS

Dan Steiner, President, Steiner Business Solutions

11:35 – 11:55

Owner Compensation (Salary vs. Distributions)

Speaker: Stephanie Bryan, Director of Tax, Steiner Business Solutions

Common question from business owners: How do I pay myself? The IRS treats corporate officers as employees for federal employment tax purposes. How does your corporate structure factor in? We will review this area and its impact on business owners, and discuss the most recent tax developments.

12:00 – 12:25

Small Business Banking – Everything an Owner Should Know

Speaker: Jeff Marshall, Assistant Vice President, Small Business Banking, Wachovia Bank

Access to capital – Is it still available? Small business owners need money to buy inventory, purchase equipment, or simply cover payroll. Banks are tightening their belts and raising the requirements to qualify for loans. We will go over the various SBA loan programs available now, discuss what it takes to qualify for a loan, and review the impact of personal guarantees.

12:30 – 12:50

Book vs. Tax Income

Speaker: Stephanie Bryan, Director of Tax, Steiner Business Solutions

The difference between book income and taxable income can be confusing for a business owner. We will discuss these differences, and talk about the difference between cash basis and accrual basis accounting.

12:55 – 1:00

Wrap Up – Final Q&A

There is no cost to attend. Food & refreshments will be provided by Groovin' Gourmets.

Register by email: stephaniembryan@yahoo.com or online: www.steinerbusinessolutions.com

Seating is limited, so register early!